

SERFF Tracking Number: RSHL-125698093 State: Arkansas  
Filing Company: Companion Property & Casualty State Tracking Number: #1431 \$100  
Company Tracking Number:  
TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle  
Product Name: Recreation Vehicle Product  
Project Name/Number: Rate Update Filing/AR06012008R-CPCIC

## Filing at a Glance

Company: Companion Property & Casualty

Product Name: Recreation Vehicle Product

TOI: 19.0 Personal Auto

Sub-TOI: 19.0003 Recreational Vehicle

Filing Type: Rate

Effective Date Requested (New): On Approval

Effective Date Requested (Renewal): On Approval

State Filing Description:

SERFF Tr Num: RSHL-125698093 State: Arkansas

SERFF Status: Closed

Co Tr Num:

Co Status:

Author: Bill Hobbs

Date Submitted: 06/17/2008

State Tr Num: #1431 \$100

State Status: Fees verified and received

Reviewer(s): Alexa Grissom, Betty Montesi

Disposition Date: 08/28/2008

Disposition Status: Filed

Effective Date (New): 09/17/2008

Effective Date (Renewal):

## General Information

Project Name: Rate Update Filing

Project Number: AR06012008R-CPCIC

Reference Organization:

Reference Title:

Filing Status Changed: 08/28/2008

State Status Changed: 08/28/2008

Corresponding Filing Tracking Number:

Filing Description:

This is a filing to make a reduction in the rates for our Recreation Vehicle Program initially filed under SERFF filing number RSHL-125075639.

Status of Filing in Domicile: Pending

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

## Company and Contact

### Filing Contact Information

(This filing was made by a third party - risholdings)

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Bill Hobbs, billhobbs@risholdings.com  
175 Montrose West Avenue (330) 665-3700 [Phone]  
Akron, OH 44321 (330) 665-3746[FAX]

**Filing Company Information**

Companion Property & Casualty CoCode: 12157 State of Domicile: South Carolina  
51 Clemson Road Group Code: 661 Company Type: Property & Casualty  
Columbia, SC 29229 Group Name: COMPANION LIC State ID Number:  
(330) 665-3700 ext. [Phone] FEIN Number: 57-0768836  
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## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Companion Property & Casualty	\$0.00	06/17/2008	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	08/28/2008	08/28/2008

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Alexa Grissom	06/17/2008	06/17/2008			
Industry						
Response						

### Amendments

Item	Schedule	Created By	Created On	Date Submitted
AR Rates 06 2008	Rate	Bill Hobbs	06/17/2008	06/18/2008

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Fee	Note To Filer	Alexa Grissom	08/28/2008	08/28/2008
Filing Fees	Note To Reviewer	Bill Hobbs	08/27/2008	08/27/2008

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## Disposition

Disposition Date: 08/28/2008  
 Effective Date (New): 09/17/2008  
 Effective Date (Renewal):  
 Status: Filed  
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Companion Property & Casualty	-14.000%	\$0	0	\$0	%	%	-14.000%

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	A-1 Private Passenger Auto Abstract	Filed	Yes
<b>Supporting Document</b>	APCS-Auto Premium Comparison Survey	Filed	Yes
<b>Supporting Document</b>	NAIC loss cost data entry document	Filed	Yes
<b>Supporting Document</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
<b>Supporting Document</b>	Uniform Transmittal Document-Property & Casualty	Filed	Yes
<b>Supporting Document</b>	AR Cover Letter - Rate Update	Filed	Yes
<b>Supporting Document</b>	Letter of Authority - CPCIC	Filed	Yes
<b>Rate (revised)</b>	AR Rates 06 2008	Filed	Yes
<b>Rate</b>	AR Rates 06 2008	Filed	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/17/2008

Submitted Date 06/17/2008

Respond By Date

Dear Bill Hobbs,

This will acknowledge receipt of the captioned filing. The filing fee has not been received. The fee for a rate filing is \$100.00. When received, the filing will be reviewed.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

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**Note To Filer**

**Created By:**

Alexa Grissom on 08/28/2008 11:55 AM

**Subject:**

Filing Fee

**Comments:**

In the future, please send me a response via SERFF to alert me to the fact the funds have been sent.

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**Note To Reviewer**

**Created By:**

Bill Hobbs on 08/27/2008 10:07 AM

**Subject:**

Filing Fees

**Comments:**

Dear Ms. Grissom,

We received an objection letter from you on 6/17/2008 regarding not receiving filing fees for this rate filing. Since then, the filing has been updated (the state status) listing the fees as being received and listing the amount and check number in the state tracking number. Was there something else we needed to complete for your objection letter?

Thank you.

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**Amendment Letter**

Amendment Date:  
Submitted Date: 06/18/2008

**Comments:**

Please see an updated version of the rates. There was an error on the previous attachment. It has now been corrected.

Thank you.

**Changed Items:**

**Rate/Rule Schedule Item Changes:**

<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action:</b>	<b>Previous State Filing Numbers:</b>	<b>Attach Document:</b>
AR Rates 06 2008		Replacement	Previous State Filing Num: AR-PC-07-023125	AR Rating Worksheet 06 2008 Revised.pdf

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**Rate Information**

Rate data applies to filing.

**Filing Method:** File and Use  
**Rate Change Type:** Decrease  
**Overall Percentage of Last Rate Revision:** 0.000%  
**Effective Date of Last Rate Revision:** 04/13/2007  
**Filing Method of Last Filing:** File and Use

**Company Rate Information**

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Companion Property & Casualty	-14.000%	-14.000%	\$0	0	\$0	%	%

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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	AR Rates 06 2008		Replacement	AR-PC-07-023125 AR Rating Worksheet 06 2008 Revised.pdf

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Rate Pages**

Coverage: **Bodily Injury/ Property Damage (001/004)**

Base Limits: \$100,000/\$300,000  
 Base premium: \$82

Other Limit Factors:

<u>Limits</u>	<u>Factor</u>
25/50/25	0.78
50/100/25	0.92
100/300/50	1.00
250/500/100	1.15
300 CSL	1.14
500 CSL	1.25
1M CSL	2.00

Coverage: **Uninsured Motorists BI only (060/062)**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
25/50	\$10
50/100	\$12
100/300	\$15
250/500	\$18
300 CSL	\$17
500 CSL	\$21
1M CSL	\$44

Coverage: **Uninsured Motorists BI/PD only (071/072)**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
25/50/25	\$21
50/100/25	\$22
100/300/50	\$25
250/500/100	\$28
300 CSL	\$27
500 CSL	\$31
1M CSL	\$53

Coverage: **Underinsured Motorists BI (080/084)**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
25/50	\$8
50/100	\$9
100/300	\$11
250/500	\$13
300 CSL	\$12
500 CSL	\$15
1M CSL	\$33

Coverage: **Personal Injury Protection- Accidental Death (023)**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
\$5,000	\$5

Coverage: **Personal Injury Protection- Medical Payments (026)**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
\$1,000	\$4
\$2,000	\$8
\$5,000 Statutory	\$12
\$10,000	\$15

Coverage: **Personal Injury Protection- Work Loss (031)**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
Statutory	\$8

Coverage: **Comprehensive and Collision (100/090)**

<u>Deductible Amount</u>	<u>Relativity</u>	<u>Coll</u>
Reject	N/A	N/A
\$100	1.150	1.150
\$250	1.000	1.000
\$500	0.875	0.875
\$1,000	0.750	0.750
\$2,500	0.675	0.675
\$5,000	0.600	0.600
\$10,000	0.500	0.500

Coverage: **\$100 Glass Coverage (191)**

<u>Deductible Amount</u>	<u>Premium</u>
Reject	\$0
\$100	N/A
\$250	\$4
\$500	\$9
\$1,000	\$17
\$2,500	\$34
\$5,000	\$52
\$10,000	\$69

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Rate Pages**

Coverage: **Diminishing Deductibles (151/152/153)**

Deductible Premiums:	Comp	Coll
<u>Deductible Amount</u>	<u>Premium</u>	<u>Premium</u>
\$100	\$4	\$3
\$250	\$6	\$4
\$500	\$9	\$5
\$1,000	\$11	\$7
\$2,500	\$16	\$11
\$5,000	\$21	\$15
\$10,000	\$36	\$24

Coverage: **Diminishing Deductible Express-2 year benefit (154/155/156)**

Deductible Premiums:	Comp	Coll
<u>Deductible Amount</u>	<u>Premium</u>	<u>Premium</u>
\$100	\$9	\$5
\$250	\$12	\$9
\$500	\$19	\$10
\$1,000	\$22	\$14
\$2,500	\$33	\$22
\$5,000	\$43	\$29
\$10,000	\$72	\$48

Coverage: **Emergency Expense Coverage (160)**

Premiums:	Premium
<u>Limits</u>	<u>Premium</u>
Reject	\$0
\$750	\$1
\$1,500	\$4
\$5,000	\$17

Coverage: **Comprehensive and Collision, Co-payment options**

Co-payment amount above deductible:	
<u>Co-payment Amount</u>	<u>Factor</u>
5.00%	0.967
10.00%	0.934

Coverage: **Towing Coverage (280)**

Towing Coverage Premiums:	
Motorized Units:	\$6
Towable Units:	\$5

Coverage: **Personal Rental Coverage (330)**

Rental Coverage Premiums:	
Motorized Units:	\$26 per day
Towable Units:	\$13 per day

Coverage: **Full Timer's Personal Liability (320/321)**

Premiums:	Premium
<u>Limits</u>	<u>Premium</u>
Reject	\$0
25/50	\$42
50/100	\$46
100/300	\$52
250/500	\$65
300 CSL	\$69
500 CSL	\$81
1M CSL	\$131

Coverage: **Vacation Liability (110)**

Premiums:	Premium
<u>Limits</u>	<u>Premium</u>
Reject	\$0
\$10,000	\$3
\$25,000	\$5
\$50,000	\$6
\$100,000	\$7
\$250,000	\$8
\$300,000	\$9
\$500,000	\$9
\$1,000,000	\$12

Coverage: **Replacement Cost Personal Effects (220)**

Premiums:	Premium
<u>Limits</u>	<u>Premium</u>
\$1,000	\$9
\$2,000	\$13
\$3,000	\$18
\$4,000	\$21
\$5,000	\$25
each add'l \$1,000	\$3

Coverage: **Replacement Cost Personal Effects, Valuable Personal Property and Full Timer's Secured Storage Deductible Relativities**

Deductible Relativities:	
<u>Deductible Amount</u>	<u>Relativity</u>
\$100	0.930
\$250	0.820
\$500	0.670
\$1,000	0.450

Coverage: **Valuable Personal Property (290)**

Premiums:	Premium
<u>Limits</u>	<u>Premium</u>
each \$1,000 of limit	\$8.94

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Rate Pages**

Coverage: <b>Total Loss Replacement (240)</b>			<b>(244)</b>	<b>(244)</b>
Premiums:	Motorized Units	Towable Units	Additional Rate per \$100	Additional Rate per \$100
	Rate per \$100	Rate per \$100	For Depreciation	For Depreciation
<u>Vehicle Model Year</u>	<u>of unit value</u>	<u>of unit value</u>	<u>Buy-Back-Motorized</u>	<u>Buy-Back-Towable</u>
Current	0.024	0.017	0.012	0.022
1st prior	0.052	0.035	0.026	0.051
2nd prior	0.080	0.055	0.045	0.087
3rd prior	0.111	0.076	0.070	0.134
4th prior	0.143	0.096	0.105	0.202
5th prior and older	0.053	0.063	0.105	0.202

Coverage: **Total Loss Replacement Deductible Buy-Back (245)**

Premiums:	
<u>Deductible</u>	<u>Premium</u>
\$100	\$1
\$250	\$2
\$500	\$3
\$1,000	\$3
\$2,500	\$7
\$5,000	\$14
\$10,000	\$27

Coverage: **Purchase Price Guarantee (230)**

Premiums:	Motorized	Towable
<u>Limits</u>	<u>Premium</u>	<u>Premium</u>
each \$100 of unit value	0.053	0.063

Coverage: **Agreed Value (130)**

Premiums:	Motorized	Towable
<u>Limits</u>	<u>Premium</u>	<u>Premium</u>
each \$100 of unit value	0.053	0.063

Coverage: **Awning Replacement (250)**

Premiums:	
<u>Limits</u>	<u>Premium</u>
each \$100 of unit value	0.011

Coverage: **Custom Equipment Replacement (260)**

Premiums:	
<u>Limits</u>	<u>Premium</u>
each \$100 of unit value	0.011

Coverage: **Adjacent Structures (120)**

Premiums:	
<u>Limits</u>	<u>Premium</u>
Reject	\$0
\$2,000	\$27
\$3,000	\$40
\$4,000	\$53
\$5,000	\$67
\$6,000	\$81
\$7,000	\$94
\$8,000	\$107
\$9,000	\$120
\$10,000	\$134
each add'l \$1,000	1.34% of value

Coverage: **Scheduled Medical Benefits (140)**

Premiums:	
<u>Limits</u>	<u>Premium</u>
\$70,000	\$4.00

Coverage: **Full Timer's Secured Storage (170)**

Premiums:	
<u>Limits</u>	<u>Premium</u>
each \$1,000 of limit	\$16.11

Coverage: **Full Timer's Medical Payments (323)**

Premiums:	
<u>Limits</u>	<u>Premium</u>
\$10,000/\$20,000	\$21.00

Companion Property and Casualty Insurance Company

Arkansas Recreation Vehicle Program Rate Pages

Coverage: **Golf Cart Coverage (200)**

Premiums:

<u>Limits</u>	<u>Premium</u>
each \$100 of value	\$1.03

Coverage: **Mexico Coverage (210)**

Premiums: \$4.00

# Companion Property and Casualty Insurance Company

## Arkansas Recreation Vehicle Program Relativity Pages

### Physical Damage Value Relativities

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<b><u>\$114</u></b>	<u>Comp Base Premium:</u>		<b><u>\$111</u></b>
<u>Coll Base Premium:</u>		<b><u>\$56</u></b>	<u>Coll Base Premium:</u>		<b><u>\$81</u></b>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$0	\$3,000	1.00	\$0	\$3,000	0.36
\$3,001	\$5,000	1.00	\$3,001	\$5,000	0.54
\$5,001	\$7,000	1.00	\$5,001	\$7,000	0.72
\$7,001	\$10,000	1.00	\$7,001	\$10,000	1.00
\$10,001	\$12,000	1.14	\$10,001	\$12,000	1.14
\$12,001	\$14,000	1.17	\$12,001	\$14,000	1.17
\$14,001	\$16,000	1.24	\$14,001	\$16,000	1.24
\$16,001	\$18,000	1.33	\$16,001	\$18,000	1.33
\$18,001	\$20,000	1.42	\$18,001	\$20,000	1.42
\$20,001	\$22,000	1.51	\$20,001	\$22,000	1.51
\$22,001	\$24,000	1.60	\$22,001	\$24,000	1.60
\$24,001	\$26,000	1.70	\$24,001	\$26,000	1.70
\$26,001	\$28,000	1.80	\$26,001	\$28,000	1.80
\$28,001	\$30,000	1.89	\$28,001	\$30,000	1.89
\$30,001	\$32,000	1.97	\$30,001	\$32,000	1.97
\$32,001	\$34,000	2.03	\$32,001	\$34,000	2.03
\$34,001	\$36,000	2.10	\$34,001	\$36,000	2.10
\$36,001	\$38,000	2.17	\$36,001	\$38,000	2.16
\$38,001	\$40,000	2.23	\$38,001	\$40,000	2.23
\$40,001	\$42,000	2.29	\$40,001	\$42,000	2.29
\$42,001	\$44,000	2.35	\$42,001	\$44,000	2.36
\$44,001	\$46,000	2.42	\$44,001	\$46,000	2.42
\$46,001	\$48,000	2.50	\$46,001	\$48,000	2.49
\$48,001	\$50,000	2.54	\$48,001	\$50,000	2.55
\$50,001	\$52,000	2.62	\$50,001	\$52,000	2.62
\$52,001	\$54,000	2.69	\$52,001	\$54,000	2.68
\$54,001	\$56,000	2.75	\$54,001	\$56,000	2.75
\$56,001	\$58,000	2.81	\$56,001	\$58,000	2.81
\$58,001	\$60,000	2.88	\$58,001	\$60,000	2.88
\$60,001	\$65,000	3.04	\$60,001	\$65,000	3.04
\$65,001	\$70,000	3.20	\$65,001	\$70,000	3.20
\$70,001	\$75,000	3.36	\$70,001	\$75,000	3.36
\$75,001	\$80,000	3.52	\$75,001	\$80,000	3.52
\$80,001	\$85,000	3.68	\$80,001	\$85,000	3.68
\$85,001	\$90,000	3.84	\$85,001	\$90,000	3.84
\$90,001	\$95,000	4.00	\$90,001	\$95,000	4.00
\$95,001	\$100,000	4.16	\$95,001	\$100,000	4.16
\$100,001	\$105,000	4.32	\$100,001	\$105,000	4.32
\$105,001	\$110,000	4.48	\$105,001	\$110,000	4.48
\$110,001	\$115,000	4.64	\$110,001	\$115,000	4.64
\$115,001	\$120,000	4.80	\$115,001	\$120,000	4.80
\$120,001	\$125,000	4.96	\$120,001	\$125,000	4.96
\$125,001	\$130,000	5.12	\$125,001	\$130,000	5.12
\$130,001	\$135,000	5.28	\$130,001	\$135,000	5.28

# Companion Property and Casualty Insurance Company

## Arkansas Recreation Vehicle Program Relativity Pages

### Physical Damage Value Relativities

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<u>\$114</u>	<u>Comp Base Premium:</u>		<u>\$111</u>
<u>Coll Base Premium:</u>		<u>\$56</u>	<u>Coll Base Premium:</u>		<u>\$81</u>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$135,001	\$140,000	5.44	\$135,001	\$140,000	5.44
\$140,001	\$145,000	5.60	\$140,001	\$145,000	5.60
\$145,001	\$150,000	5.76	\$145,001	\$150,000	5.76
\$150,001	\$155,000	5.92	\$150,001	\$155,000	5.92
\$155,001	\$160,000	6.08	\$155,001	\$160,000	6.08
\$160,001	\$165,000	6.25	\$160,001	\$165,000	6.25
\$165,001	\$170,000	6.40	\$165,001	\$170,000	6.40
\$170,001	\$175,000	6.54	\$170,001	\$175,000	6.54
\$175,001	\$180,000	6.71	\$175,001	\$180,000	6.71
\$180,001	\$185,000	6.88	\$180,001	\$185,000	6.88
\$185,001	\$190,000	7.02	\$185,001	\$190,000	7.02
\$190,001	\$195,000	7.19	\$190,001	\$195,000	7.19
\$195,001	\$200,000	7.35	\$195,001	\$200,000	7.35
\$200,001	\$205,000	7.50	\$200,001	\$205,000	7.50
\$205,001	\$210,000	7.67	\$205,001	\$210,000	7.67
\$210,001	\$215,000	7.83	\$210,001	\$215,000	7.83
\$215,001	\$220,000	8.00	\$215,001	\$220,000	8.00
\$220,001	\$225,000	8.15	\$220,001	\$225,000	8.15
\$225,001	\$230,000	8.31	\$225,001	\$230,000	8.31
\$230,001	\$235,000	8.48	\$230,001	\$235,000	8.48
\$235,001	\$240,000	8.62	\$235,001	\$240,000	8.62
\$240,001	\$245,000	8.79	\$240,001	\$245,000	8.79
\$245,001	\$250,000	8.95	\$245,001	\$250,000	8.95
\$250,001	\$255,000	9.17	Each additional \$5,000 in value		add .16
\$255,001	\$260,000	9.39			
\$260,001	\$265,000	9.61			
\$265,001	\$270,000	9.83			
\$270,001	\$275,000	10.05			
\$275,001	\$280,000	10.27			
\$280,001	\$285,000	10.49			
\$285,001	\$290,000	10.71			
\$290,001	\$295,000	10.93			
\$295,001	\$300,000	11.15			
\$300,001	\$305,000	11.37			
\$305,001	\$310,000	11.59			
\$310,001	\$315,000	11.81			
\$315,001	\$320,000	12.03			
\$320,001	\$325,000	12.25			
\$325,001	\$330,000	12.47			
\$330,001	\$335,000	12.69			
\$335,001	\$340,000	12.91			
\$340,001	\$345,000	13.13			
\$345,001	\$350,000	13.35			
\$350,001	\$355,000	13.57			

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Relativity Pages**

**Physical Damage Value Relativities**

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<b><u>\$114</u></b>	<u>Comp Base Premium:</u>		<b><u>\$111</u></b>
<u>Coll Base Premium:</u>		<b><u>\$56</u></b>	<u>Coll Base Premium:</u>		<b><u>\$81</u></b>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$355,001	\$360,000	13.79			
\$360,001	\$365,000	14.01			
\$365,001	\$370,000	14.23			
\$370,001	\$375,000	14.45			
\$375,001	\$380,000	14.67			
\$380,001	\$385,000	14.89			
\$385,001	\$390,000	15.11			
\$390,001	\$395,000	15.33			
\$395,001	\$400,000	15.55			
\$400,001	\$405,000	15.77			
\$405,001	\$410,000	15.99			
\$410,001	\$415,000	16.21			
\$415,001	\$420,000	16.43			
\$420,001	\$425,000	16.65			
\$425,001	\$430,000	16.87			
\$430,001	\$435,000	17.09			
\$435,001	\$440,000	17.31			
\$440,001	\$445,000	17.53			
\$445,001	\$450,000	17.75			
\$450,001	\$455,000	17.97			
\$455,001	\$460,000	18.19			
\$460,001	\$465,000	18.41			
\$465,001	\$470,000	18.63			
\$470,001	\$475,000	18.85			
\$475,001	\$480,000	19.07			
\$480,001	\$485,000	19.29			
\$485,001	\$490,000	19.51			
\$490,001	\$495,000	19.73			
\$495,001	\$500,000	19.95			
\$500,001	\$505,000	20.17			
\$505,001	\$510,000	20.39			
\$510,001	\$515,000	20.61			
\$515,001	\$520,000	20.83			
\$520,001	\$525,000	21.05			
\$525,001	\$530,000	21.27			
\$530,001	\$535,000	21.49			
\$535,001	\$540,000	21.71			
\$540,001	\$545,000	21.93			
\$545,001	\$550,000	22.15			
\$550,001	\$555,000	22.37			
\$555,001	\$560,000	22.59			
\$560,001	\$565,000	22.81			
\$565,001	\$570,000	23.03			
\$570,001	\$575,000	23.25			

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Relativity Pages**

**Physical Damage Value Relativities**

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<b><u>\$114</u></b>	<u>Comp Base Premium:</u>		<b><u>\$111</u></b>
<u>Coll Base Premium:</u>		<b><u>\$56</u></b>	<u>Coll Base Premium:</u>		<b><u>\$81</u></b>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$575,001	\$580,000	23.47			
\$580,001	\$585,000	23.69			
\$585,001	\$590,000	23.91			
\$590,001	\$595,000	24.13			
\$595,001	\$600,000	24.35			
\$600,001	\$605,000	24.57			
\$605,001	\$610,000	24.79			
\$610,001	\$615,000	25.01			
\$615,001	\$620,000	25.23			
\$620,001	\$625,000	25.45			
\$625,001	\$630,000	25.67			
\$630,001	\$635,000	25.89			
\$635,001	\$640,000	26.11			
\$640,001	\$645,000	26.33			
\$645,001	\$650,000	26.55			
\$650,001	\$655,000	26.77			
\$655,001	\$660,000	26.99			
\$660,001	\$665,000	27.21			
\$665,001	\$670,000	27.43			
\$670,001	\$675,000	27.65			
\$675,001	\$680,000	27.87			
\$680,001	\$685,000	28.09			
\$685,001	\$690,000	28.31			
\$690,001	\$695,000	28.53			
\$695,001	\$700,000	28.75			
\$700,001	\$705,000	28.97			
\$705,001	\$710,000	29.19			
\$710,001	\$715,000	29.41			
\$715,001	\$720,000	29.63			
\$720,001	\$725,000	29.85			
\$725,001	\$730,000	30.07			
\$730,001	\$735,000	30.29			
\$735,001	\$740,000	30.51			
\$740,001	\$745,000	30.73			
\$745,001	\$750,000	30.95			
\$750,001	\$755,000	31.17			
\$755,001	\$760,000	31.39			
\$760,001	\$765,000	31.61			
\$765,001	\$770,000	31.83			
\$770,001	\$775,000	32.05			
\$775,001	\$780,000	32.27			
\$780,001	\$785,000	32.49			
\$785,001	\$790,000	32.71			
\$790,001	\$795,000	32.93			

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Relativity Pages**

**Physical Damage Value Relativities**

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<b><u>\$114</u></b>	<u>Comp Base Premium:</u>		<b><u>\$111</u></b>
<u>Coll Base Premium:</u>		<b><u>\$56</u></b>	<u>Coll Base Premium:</u>		<b><u>\$81</u></b>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$795,001	\$800,000	33.15			
\$800,001	\$805,000	33.37			
\$805,001	\$810,000	33.59			
\$810,001	\$815,000	33.81			
\$815,001	\$820,000	34.03			
\$820,001	\$825,000	34.25			
\$825,001	\$830,000	34.47			
\$830,001	\$835,000	34.69			
\$835,001	\$840,000	34.91			
\$840,001	\$845,000	35.13			
\$845,001	\$850,000	35.35			
\$850,001	\$855,000	35.57			
\$855,001	\$860,000	35.79			
\$860,001	\$865,000	36.01			
\$865,001	\$870,000	36.23			
\$870,001	\$875,000	36.45			
\$875,001	\$880,000	36.67			
\$880,001	\$885,000	36.89			
\$885,001	\$890,000	37.11			
\$890,001	\$895,000	37.33			
\$895,001	\$900,000	37.55			
\$900,001	\$905,000	37.77			
\$905,001	\$910,000	37.99			
\$910,001	\$915,000	38.21			
\$915,001	\$920,000	38.43			
\$920,001	\$925,000	38.65			
\$925,001	\$930,000	38.87			
\$930,001	\$935,000	39.09			
\$935,001	\$940,000	39.31			
\$940,001	\$945,000	39.53			
\$945,001	\$950,000	39.75			
\$950,001	\$955,000	39.97			
\$955,001	\$960,000	40.19			
\$960,001	\$965,000	40.41			
\$965,001	\$970,000	40.63			
\$970,001	\$975,000	40.85			
\$975,001	\$980,000	41.07			
\$980,001	\$985,000	41.29			
\$985,001	\$990,000	41.51			
\$990,001	\$995,000	41.73			
\$995,001	\$1,000,000	41.95			
\$1,000,001	\$1,005,000	42.12			
\$1,005,001	\$1,010,000	42.29			
\$1,010,001	\$1,015,000	42.46			

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Relativity Pages**

**Physical Damage Value Relativities**

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<u>\$114</u>	<u>Comp Base Premium:</u>		<u>\$111</u>
<u>Coll Base Premium:</u>		<u>\$56</u>	<u>Coll Base Premium:</u>		<u>\$81</u>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$1,015,001	\$1,020,000	42.63			
\$1,020,001	\$1,025,000	42.80			
\$1,025,001	\$1,030,000	42.97			
\$1,030,001	\$1,035,000	43.14			
\$1,035,001	\$1,040,000	43.31			
\$1,040,001	\$1,045,000	43.48			
\$1,045,001	\$1,050,000	43.65			
\$1,050,001	\$1,055,000	43.82			
\$1,055,001	\$1,060,000	43.99			
\$1,060,001	\$1,065,000	44.16			
\$1,065,001	\$1,070,000	44.33			
\$1,070,001	\$1,075,000	44.50			
\$1,075,001	\$1,080,000	44.67			
\$1,080,001	\$1,085,000	44.84			
\$1,085,001	\$1,090,000	45.01			
\$1,090,001	\$1,095,000	45.18			
\$1,095,001	\$1,100,000	45.35			
\$1,100,001	\$1,105,000	45.52			
\$1,105,001	\$1,110,000	45.69			
\$1,110,001	\$1,115,000	45.86			
\$1,115,001	\$1,120,000	46.03			
\$1,120,001	\$1,125,000	46.20			
\$1,125,001	\$1,130,000	46.37			
\$1,130,001	\$1,135,000	46.54			
\$1,135,001	\$1,140,000	46.71			
\$1,140,001	\$1,145,000	46.88			
\$1,145,001	\$1,150,000	47.05			
\$1,150,001	\$1,155,000	47.22			
\$1,155,001	\$1,160,000	47.39			
\$1,160,001	\$1,165,000	47.56			
\$1,165,001	\$1,170,000	47.73			
\$1,170,001	\$1,175,000	47.90			
\$1,175,001	\$1,180,000	48.07			
\$1,180,001	\$1,185,000	48.24			
\$1,185,001	\$1,190,000	48.41			
\$1,190,001	\$1,195,000	48.58			
\$1,195,001	\$1,200,000	48.75			
\$1,200,001	\$1,205,000	48.92			
\$1,205,001	\$1,210,000	49.09			
\$1,210,001	\$1,215,000	49.26			
\$1,215,001	\$1,220,000	49.43			
\$1,220,001	\$1,225,000	49.60			
\$1,225,001	\$1,230,000	49.77			
\$1,230,001	\$1,235,000	49.94			

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Relativity Pages**

**Physical Damage Value Relativities**

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<b><u>\$114</u></b>	<u>Comp Base Premium:</u>		<b><u>\$111</u></b>
<u>Coll Base Premium:</u>		<b><u>\$56</u></b>	<u>Coll Base Premium:</u>		<b><u>\$81</u></b>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$1,235,001	\$1,240,000	50.11			
\$1,240,001	\$1,245,000	50.28			
\$1,245,001	\$1,250,000	50.45			
\$1,250,001	\$1,255,000	50.62			
\$1,255,001	\$1,260,000	50.79			
\$1,260,001	\$1,265,000	50.96			
\$1,265,001	\$1,270,000	51.13			
\$1,270,001	\$1,275,000	51.30			
\$1,275,001	\$1,280,000	51.47			
\$1,280,001	\$1,285,000	51.64			
\$1,285,001	\$1,290,000	51.81			
\$1,290,001	\$1,295,000	51.98			
\$1,295,001	\$1,300,000	52.15			
\$1,300,001	\$1,305,000	52.32			
\$1,305,001	\$1,310,000	52.49			
\$1,310,001	\$1,315,000	52.66			
\$1,315,001	\$1,320,000	52.83			
\$1,320,001	\$1,325,000	53.00			
\$1,325,001	\$1,330,000	53.17			
\$1,330,001	\$1,335,000	53.34			
\$1,335,001	\$1,340,000	53.51			
\$1,340,001	\$1,345,000	53.68			
\$1,345,001	\$1,350,000	53.85			
\$1,350,001	\$1,355,000	54.02			
\$1,355,001	\$1,360,000	54.19			
\$1,360,001	\$1,365,000	54.36			
\$1,365,001	\$1,370,000	54.53			
\$1,370,001	\$1,375,000	54.70			
\$1,375,001	\$1,380,000	54.87			
\$1,380,001	\$1,385,000	55.04			
\$1,385,001	\$1,390,000	55.21			
\$1,390,001	\$1,395,000	55.38			
\$1,395,001	\$1,400,000	55.55			
\$1,400,001	\$1,405,000	55.72			
\$1,405,001	\$1,410,000	55.89			
\$1,410,001	\$1,415,000	56.06			
\$1,415,001	\$1,420,000	56.23			
\$1,420,001	\$1,425,000	56.40			
\$1,425,001	\$1,430,000	56.57			
\$1,430,001	\$1,435,000	56.74			
\$1,435,001	\$1,440,000	56.91			
\$1,440,001	\$1,445,000	57.08			
\$1,445,001	\$1,450,000	57.25			
\$1,450,001	\$1,455,000	57.42			

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Relativity Pages**

**Physical Damage Value Relativities**

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<b><u>\$114</u></b>	<u>Comp Base Premium:</u>		<b><u>\$111</u></b>
<u>Coll Base Premium:</u>		<b><u>\$56</u></b>	<u>Coll Base Premium:</u>		<b><u>\$81</u></b>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$1,455,001	\$1,460,000	57.59			
\$1,460,001	\$1,465,000	57.76			
\$1,465,001	\$1,470,000	57.93			
\$1,470,001	\$1,475,000	58.10			
\$1,475,001	\$1,480,000	58.27			
\$1,480,001	\$1,485,000	58.44			
\$1,485,001	\$1,490,000	58.61			
\$1,490,001	\$1,495,000	58.78			
\$1,495,001	\$1,500,000	58.95			
\$1,500,001	\$1,505,000	59.10			
\$1,505,001	\$1,510,000	59.25			
\$1,510,001	\$1,515,000	59.40			
\$1,515,001	\$1,520,000	59.55			
\$1,520,001	\$1,525,000	59.70			
\$1,525,001	\$1,530,000	59.85			
\$1,530,001	\$1,535,000	60.00			
\$1,535,001	\$1,540,000	60.15			
\$1,540,001	\$1,545,000	60.30			
\$1,545,001	\$1,550,000	60.45			
\$1,550,001	\$1,555,000	60.60			
\$1,555,001	\$1,560,000	60.75			
\$1,560,001	\$1,565,000	60.90			
\$1,565,001	\$1,570,000	61.05			
\$1,570,001	\$1,575,000	61.20			
\$1,575,001	\$1,580,000	61.35			
\$1,580,001	\$1,585,000	61.50			
\$1,585,001	\$1,590,000	61.65			
\$1,590,001	\$1,595,000	61.80			
\$1,595,001	\$1,600,000	61.95			
\$1,600,001	\$1,605,000	62.10			
\$1,605,001	\$1,610,000	62.25			
\$1,610,001	\$1,615,000	62.40			
\$1,615,001	\$1,620,000	62.55			
\$1,620,001	\$1,625,000	62.70			
\$1,625,001	\$1,630,000	62.85			
\$1,630,001	\$1,635,000	63.00			
\$1,635,001	\$1,640,000	63.15			
\$1,640,001	\$1,645,000	63.30			
\$1,645,001	\$1,650,000	63.45			
\$1,650,001	\$1,655,000	63.60			
\$1,655,001	\$1,660,000	63.75			
\$1,660,001	\$1,665,000	63.90			
\$1,665,001	\$1,670,000	64.05			
\$1,670,001	\$1,675,000	64.20			

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Relativity Pages**

**Physical Damage Value Relativities**

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<u>\$114</u>	<u>Comp Base Premium:</u>		<u>\$111</u>
<u>Coll Base Premium:</u>		<u>\$56</u>	<u>Coll Base Premium:</u>		<u>\$81</u>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$1,675,001	\$1,680,000	64.35			
\$1,680,001	\$1,685,000	64.50			
\$1,685,001	\$1,690,000	64.65			
\$1,690,001	\$1,695,000	64.80			
\$1,695,001	\$1,700,000	64.95			
\$1,700,001	\$1,705,000	65.10			
\$1,705,001	\$1,710,000	65.25			
\$1,710,001	\$1,715,000	65.40			
\$1,715,001	\$1,720,000	65.55			
\$1,720,001	\$1,725,000	65.70			
\$1,725,001	\$1,730,000	65.85			
\$1,730,001	\$1,735,000	66.00			
\$1,735,001	\$1,740,000	66.15			
\$1,740,001	\$1,745,000	66.30			
\$1,745,001	\$1,750,000	66.45			
\$1,750,001	\$1,755,000	66.60			
\$1,755,001	\$1,760,000	66.75			
\$1,760,001	\$1,765,000	66.90			
\$1,765,001	\$1,770,000	67.05			
\$1,770,001	\$1,775,000	67.20			
\$1,775,001	\$1,780,000	67.35			
\$1,780,001	\$1,785,000	67.50			
\$1,785,001	\$1,790,000	67.65			
\$1,790,001	\$1,795,000	67.80			
\$1,795,001	\$1,800,000	67.95			
\$1,800,001	\$1,805,000	68.10			
\$1,805,001	\$1,810,000	68.25			
\$1,810,001	\$1,815,000	68.40			
\$1,815,001	\$1,820,000	68.55			
\$1,820,001	\$1,825,000	68.70			
\$1,825,001	\$1,830,000	68.85			
\$1,830,001	\$1,835,000	69.00			
\$1,835,001	\$1,840,000	69.15			
\$1,840,001	\$1,845,000	69.30			
\$1,845,001	\$1,850,000	69.45			
\$1,850,001	\$1,855,000	69.60			
\$1,855,001	\$1,860,000	69.75			
\$1,860,001	\$1,865,000	69.90			
\$1,865,001	\$1,870,000	70.05			
\$1,870,001	\$1,875,000	70.20			
\$1,875,001	\$1,880,000	70.35			
\$1,880,001	\$1,885,000	70.50			
\$1,885,001	\$1,890,000	70.65			
\$1,890,001	\$1,895,000	70.80			

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Relativity Pages**

**Physical Damage Value Relativities**

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<b>\$114</b>	<u>Comp Base Premium:</u>		<b>\$111</b>
<u>Coll Base Premium:</u>		<b>\$56</b>	<u>Coll Base Premium:</u>		<b>\$81</b>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$1,895,001	\$1,900,000	70.95			
\$1,900,001	\$1,905,000	71.10			
\$1,905,001	\$1,910,000	71.25			
\$1,910,001	\$1,915,000	71.40			
\$1,915,001	\$1,920,000	71.55			
\$1,920,001	\$1,925,000	71.70			
\$1,925,001	\$1,930,000	71.85			
\$1,930,001	\$1,935,000	72.00			
\$1,935,001	\$1,940,000	72.15			
\$1,940,001	\$1,945,000	72.30			
\$1,945,001	\$1,950,000	72.45			
\$1,950,001	\$1,955,000	72.60			
\$1,955,001	\$1,960,000	72.75			
\$1,960,001	\$1,965,000	72.90			
\$1,965,001	\$1,970,000	73.05			
\$1,970,001	\$1,975,000	73.20			
\$1,975,001	\$1,980,000	73.35			
\$1,980,001	\$1,985,000	73.50			
\$1,985,001	\$1,990,000	73.65			
\$1,990,001	\$1,995,000	73.80			
\$1,995,001	\$2,000,000	73.95			
Each additional \$5,000 in value		add .15			

# Companion Property and Casualty Insurance Company

## Arkansas Recreation Vehicle Program Relativity Pages

### Other Value Relativities

#### Age/Marital Status

<u>Age Classification</u>	<u>Relativity</u>
<31 years old and married	2.00
<40 years old and single	2.00
31-44 years old and married	1.35
45-55 years old and married	1.00
56-65 years old and married	1.05
66-75 years old and married	1.25
66-75 years old and single	1.25
older than 75 years old	1.50
40-65 years old and single	1.35

#### Vehicle Type

<u>Vehicle Type</u>	<u>Relativity</u>
Conventional Motorhome	1.00
Bus Conversion	1.00
Mini Motorhome	1.00
Medium Duty Tow Vehicle	1.40
Medium Duty Tow Vehicle	2.50
Converted Medium Duty Tow	1.00
Camper Van	1.00
Conventional Travel Trailer	1.00
Stationary Travel Trailer	1.00
Fifth Wheel Camper	1.00
Pop Up Camper	1.00
Truck Camper	1.00
Utility Trailer	0.85
Park Model Travel Trailer	1.00

when insured with a towable unit on the policy  
when insured with no towable unit on the policy

SERFF Tracking Number: RSHL-125698093 State: Arkansas  
 Filing Company: Companion Property & Casualty State Tracking Number: #1431 \$100  
 Company Tracking Number:  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle  
 Product Name: Recreation Vehicle Product  
 Project Name/Number: Rate Update Filing/AR06012008R-CPCIC

## Supporting Document Schedules

**Review Status:**  
**Bypassed -Name:** A-1 Private Passenger Auto Filed 08/28/2008  
 Abstract  
**Bypass Reason:** This is not a standard PPA filing and this form does not apply.  
**Comments:**

**Review Status:**  
**Bypassed -Name:** APCS-Auto Premium Comparison Filed 08/28/2008  
 Survey  
**Bypass Reason:** This is not a standard PPA filing and this form does not apply.  
**Comments:**

**Review Status:**  
**Bypassed -Name:** NAIC loss cost data entry document Filed 08/28/2008  
**Bypass Reason:** This does not apply to this filing. There are no loss costs being used.  
**Comments:**

**Review Status:**  
**Bypassed -Name:** NAIC Loss Cost Filing Document Filed 08/28/2008  
 for OTHER than Workers' Comp  
**Bypass Reason:** This does not apply to this filing. There are no loss costs being used.  
**Comments:**

**Review Status:**  
**Satisfied -Name:** Uniform Transmittal Document- Filed 08/28/2008  
 Property & Casualty  
**Comments:**  
**Attachment:**  
 AR Transmittal Form - Rate.pdf

**Review Status:**  
**Satisfied -Name:** AR Cover Letter - Rate Update Filed 08/28/2008

*SERFF Tracking Number:* RSHL-125698093      *State:* Arkansas  
*Filing Company:* Companion Property & Casualty      *State Tracking Number:* #1431 \$100  
*Company Tracking Number:*  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0003 Recreational Vehicle  
*Product Name:* Recreation Vehicle Product  
*Project Name/Number:* Rate Update Filing/AR06012008R-CPCIC

**Comments:**

**Attachment:**

AR Cover Letter\_06 17 2008 - Rate Update.pdf

*SERFF Tracking Number:* RSHL-125698093      *State:* Arkansas  
*Filing Company:* Companion Property & Casualty      *State Tracking Number:* #1431 \$100  
*Company Tracking Number:*  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0003 Recreational Vehicle  
*Product Name:* Recreation Vehicle Product  
*Project Name/Number:* Rate Update Filing/AR06012008R-CPCIC

**Satisfied -Name:** Letter of Authority - CPCIC      **Review Status:**  
Filed      08/28/2008  
**Comments:**  
**Attachment:**  
Letter of Authority\_2008.pdf

## Property &amp; Casualty Transmittal Document (Revised 1/1/06)

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

<b>3. Group Name</b>	Companion L I C			<b>Group NAIC #</b>	661
<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>		
Companion Property and Casualty Ins Co	South Carolina	12157	57-0768836		

<b>5. Company Tracking Number</b>	AR06012008R-CPCIC
-----------------------------------	-------------------

**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

<b>6. Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
Bill Hobbs 231 Springside Drive Suite 150 Akron, OH 44333	President, RIS, LLC	(330) 665- 3700	(330) 665- 3746	billhobbs@risholdings. com
<b>7. Signature of authorized filer</b>		<i>William J Hobbs</i>		
<b>8. Please print name of authorized filer</b>		Bill Hobbs		

**Filing information** (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	19.0 Personal Auto
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	19.0003 Recreation Vehicle
<b>11. State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>	N/A
<b>12. Company Program Title (Marketing title)</b>	Recreation Vehicle Insurance
<b>13. Filing Type</b>	<input checked="" type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New: 07/01/2008 Renewal:
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16. Reference Organization (if applicable)</b>	
<b>17. Reference Organization # &amp; Title</b>	
<b>18. Company's Date of Filing</b>	6/17/2008
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

**Property & Casualty Transmittal Document—**

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	AR06012008R-CPCIC
------------	--	-------------------

<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
------------	--

Please see attached cover letter.

<b>22.</b>	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
------------	---

**Check #: N/A**  
**Amount: N/A**

**Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.**

**\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

## RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

**(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)**

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>AR06012008R-CPCIC</b>
-----------	--	--------------------------

<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	
-----------	---	--

Rate Increase                       Rate Decrease                       Rate Neutral (0%)

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	File and Use
-----------	--	--------------

<b>4a.</b>	<b>Rate Change by Company (As Proposed)</b>
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Company Name	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
CPCIC	Appr. -14%	0	0	0	N/A	N/A

<b>4b.</b>	<b>Rate Change by Company (As Accepted) For State Use Only</b>
------------	--

Company Name	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

<b>5. Overall Rate Information (Complete for Multiple Company Filings only)</b>
---

		COMPANY USE	STATE USE
<b>5a</b>	<b>Overall percentage rate impact for this filing</b>	Appr. -14%	
<b>5b</b>	<b>Effect of Rate Filing – Written premium change for this program</b>	0	
<b>5c</b>	<b>Effect of Rate Filing – Number of policyholders affected</b>	0	

<b>6.</b>	<b>Overall percentage of last rate revision</b>	N/A
-----------	---	-----

<b>7.</b>	<b>Effective Date of last rate revision</b>	04/13/2007
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<b>8.</b>	<b>Filing Method of Last filing (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	File and Use
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	AR Rates 06 2008	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	AR-PC-07-023125
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	



June 17, 2008

Julie Benafield Bowman, Commissioner  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201-1904

RE: Personal Lines Rate Filing for  
Companion Property and Casualty Insurance Company  
Rate Reduction Filing for Recreation Vehicle Program –**AR06012008R-CPCIC**  
**SERFF # - RSHL-125698093**

Per the attached letter, Recreation Insurance Specialists, LLC has the authority to make filings on behalf of Companion Property and Casualty Insurance Company. The attached filing is for the existing recreation vehicle program for Companion Property and Casualty Insurance Company initially approved April 13, 2007 under filing number AR-PC-07-023125. The effective date of this filing is July 1, 2008, or upon approval.

Included with the filing are the updated rates for the program. There are no in-force policies for this program at this time. The rates for the program are being reduced by approximately 14% to reflect a change in the projected acquisition costs.

Please feel free to contact me with any questions or concerns.

A handwritten signature in black ink that reads "William J. Hobbs".

Bill Hobbs, CPCU  
*President*  
Recreation Insurance Specialists, LLC  
[bill.hobbs@risholdings.com](mailto:bill.hobbs@risholdings.com)  
Phone: (330) 665-3700  
Fax: (330) 665-3746

**Recreation Insurance Specialists**

Springside Center, 231 Springside Drive, Suite 150 Akron, OH 44333 Phone: 330-576-1717 Fax: 330-665-3746



# Companion P&C

*Real Solutions. Real People. Real Smart.™*

P.O. Box 100165 | Columbia, South Carolina 29202-3165  
(803) 735-0672 | (800) 845-2724  
www.CompanionGroup.com

June 6, 2008

Mr. Bill Hobbs, President  
RIS Holdings, LLC  
Recreation Insurance Specialists, LLC  
175 Montrose West Avenue, Suite 440  
Akron, OH 44321

Re: Letter of Authority

Dear Bill:

Please accept this letter as a Letter of Authority to permit Recreation Insurance Specialists, L.L.C. to make rate, rule and form filings on behalf of Companion Property and Casualty Insurance Company, NAIC # 12157 and Companion Commercial Insurance Company, NAIC # 10794.

This letter gives complete authority to Recreation Insurance Specialists, L.L.C. to submit rate, rule and form filings and have communication with all state departments of insurance relative to those filings. This authority remains in force until rescinded in writing by Companion.

Sincerely,

Curtis C. Stewart  
Vice President and Chief Financial Officer  
Companion Property and Casualty Group

Competence. Caring. Character.

Companion Property & Casualty sets the national standard for value-added insurance products and solutions by providing superior service and security for our customers, employees and owners.

*SERFF Tracking Number:*      *RSHL-125698093*                      *State:*                      *Arkansas*  
*Filing Company:*              *Companion Property & Casualty*                      *State Tracking Number:*      *#1431 \$100*  
*Company Tracking Number:*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0003 Recreational Vehicle*  
*Product Name:*              *Recreation Vehicle Product*  
*Project Name/Number:*      *Rate Update Filing/AR06012008R-CPCIC*

## **Superseded Attachments**

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

<b>Original Date:</b>	<b>Schedule</b>	<b>Document Name</b>	<b>Replaced Date</b>	<b>Attach Document</b>
No original date	Rate and Rule	AR Rates 06 2008	06/17/2008	AR Rating Worksheet 06 2008.pdf

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Rate Pages**

Coverage: **Bodily Injury/ Property Damage (001/004)**

Base Limits: \$100,000/\$300,000  
 Base premium: \$82

Other Limit Factors:

<u>Limits</u>	<u>Factor</u>
25/50/25	0.78
50/100/25	0.92
100/300/50	1.00
250/500/100	1.15
300 CSL	1.14
500 CSL	1.25
1M CSL	2.00

Coverage: **Uninsured Motorists BI only (060/062)**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
25/50	\$10
50/100	\$12
100/300	\$15
250/500	\$18
300 CSL	\$17
500 CSL	\$21
1M CSL	\$44

Coverage: **Uninsured Motorists BI/PD only (071/072)**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
25/50/25	\$21
50/100/25	\$22
100/300/50	\$25
250/500/100	\$28
300 CSL	\$27
500 CSL	\$31
1M CSL	\$53

Coverage: **Underinsured Motorists BI (080/084)**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
25/50	\$8
50/100	\$9
100/300	\$11
250/500	\$13
300 CSL	\$12
500 CSL	\$15
1M CSL	\$33

Coverage: **Personal Injury Protection- Accidental Death (023)**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
\$5,000	\$5

Coverage: **Personal Injury Protection- Medical Payments (026)**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
\$1,000	\$4
\$2,000	\$8
\$5,000 Statutory	\$12
\$10,000	\$15

Coverage: **Personal Injury Protection- Work Loss (031)**

<u>Limits</u>	<u>Premium</u>
Reject	\$0
Statutory	\$8

Coverage: **Comprehensive and Collision (100/090)**

<u>Deductible Amount</u>	<u>Relativity</u>	<u>Coll</u>
Reject	N/A	N/A
\$100	1.150	1.150
\$250	1.000	1.000
\$500	0.875	0.875
\$1,000	0.750	0.750
\$2,500	0.675	0.675
\$5,000	0.600	0.600
\$10,000	0.500	0.500

Coverage: **\$100 Glass Coverage (191)**

<u>Deductible Amount</u>	<u>Premium</u>
Reject	\$0
\$100	N/A
\$250	\$4
\$500	\$9
\$1,000	\$17
\$2,500	\$34
\$5,000	\$52
\$10,000	\$69

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Rate Pages**

Coverage: **Diminishing Deductibles (151/152/153)**

Deductible Premiums:	Comp	Coll
<u>Deductible Amount</u>	<u>Premium</u>	<u>Premium</u>
\$100	\$4	\$3
\$250	\$6	\$4
\$500	\$9	\$5
\$1,000	\$11	\$7
\$2,500	\$16	\$11
\$5,000	\$21	\$15
\$10,000	\$36	\$24

Coverage: **Diminishing Deductible Express-2 year benefit (154/155/156)**

Deductible Premiums:	Comp	Coll
<u>Deductible Amount</u>	<u>Premium</u>	<u>Premium</u>
\$100	\$9	\$5
\$250	\$12	\$9
\$500	\$19	\$10
\$1,000	\$22	\$14
\$2,500	\$33	\$22
\$5,000	\$43	\$29
\$10,000	\$72	\$48

Coverage: **Emergency Expense Coverage (160)**

Premiums:	Limits	Premium
	Reject	\$0
	\$750	\$1
	\$1,500	\$4
	\$5,000	\$17

Coverage: **Comprehensive and Collision, Co-payment options**

Co-payment amount above deductible:	<u>Co-payment Amount</u>	<u>Factor</u>
	5.00%	0.967
	10.00%	0.934

Coverage: **Towing Coverage (280)**

Towing Coverage Premiums:	
Motorized Units:	\$6
Towable Units:	\$5

Coverage: **Personal Rental Coverage (330)**

Rental Coverage Premiums:	
Motorized Units:	\$26 per day
Towable Units:	\$13 per day

Coverage: **Full Timer's Personal Liability (320/321)**

Premiums:	Limits	Premium
	Reject	\$0
	25/50	\$42
	50/100	\$46
	100/300	\$52
	250/500	\$65
	300 CSL	\$69
	500 CSL	\$81
	1M CSL	\$131

Coverage: **Vacation Liability (110)**

Premiums:	Limits	Premium
	Reject	\$0
	\$10,000	\$3
	\$25,000	\$5
	\$50,000	\$6
	\$100,000	\$7
	\$250,000	\$8
	\$300,000	\$9
	\$500,000	\$9
	\$1,000,000	\$12

Coverage: **Replacement Cost Personal Effects (220)**

Premiums:	Limits	Premium
	\$1,000	\$9
	\$2,000	\$13
	\$3,000	\$18
	\$4,000	\$21
	\$5,000	\$25
	each add'l \$1,000	\$3

Coverage: **Replacement Cost Personal Effects, Valuable Personal Property and Full Timer's Secured Storage Deductible Relativities**

Deductible Relativities:	<u>Deductible Amount</u>	<u>Relativity</u>
	\$100	0.930
	\$250	0.820
	\$500	0.670
	\$1,000	0.450

Coverage: **Valuable Personal Property (290)**

Premiums:	Limits	Premium
	each \$1,000 of limit	\$8.94

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Rate Pages**

Coverage: <b>Total Loss Replacement (240)</b>			<b>(244)</b>	<b>(244)</b>
Premiums:	Motorized Units	Towable Units	Additional Rate per \$100	Additional Rate per \$100
	Rate per \$100	Rate per \$100	For Depreciation	For Depreciation
<u>Vehicle Model Year</u>	<u>of unit value</u>	<u>of unit value</u>	<u>Buy-Back-Motorized</u>	<u>Buy-Back-Towable</u>
Current	0.024	0.017	0.012	0.022
1st prior	0.052	0.035	0.026	0.051
2nd prior	0.080	0.055	0.045	0.087
3rd prior	0.111	0.076	0.070	0.134
4th prior	0.143	0.096	0.105	0.202
5th prior and older	0.053	0.063	0.105	0.202

Coverage: **Total Loss Replacement Deductible Buy-Back (245)**

Premiums:	
<u>Deductible</u>	<u>Premium</u>
\$100	\$1
\$250	\$2
\$500	\$3
\$1,000	\$3
\$2,500	\$7
\$5,000	\$14
\$10,000	\$27

Coverage: **Purchase Price Guarantee (230)**

Premiums:	Motorized	Motorized
<u>Limits</u>	<u>Premium</u>	<u>Premium</u>
each \$100 of unit value	0.053	0.063

Coverage: **Agreed Value (130)**

Premiums:	Motorized	Motorized
<u>Limits</u>	<u>Premium</u>	<u>Premium</u>
each \$100 of unit value	0.053	0.063

Coverage: **Awning Replacement (250)**

Premiums:	
<u>Limits</u>	<u>Premium</u>
each \$100 of unit value	0.011

Coverage: **Custom Equipment Replacement (260)**

Premiums:	
<u>Limits</u>	<u>Premium</u>
each \$100 of unit value	0.011

Coverage: **Adjacent Structures (120)**

Premiums:	
<u>Limits</u>	<u>Premium</u>
Reject	\$0
\$2,000	\$27
\$3,000	\$40
\$4,000	\$53
\$5,000	\$67
\$6,000	\$81
\$7,000	\$94
\$8,000	\$107
\$9,000	\$120
\$10,000	\$134
each add'l \$1,000	1.34% of value

Coverage: **Scheduled Medical Benefits (140)**

Premiums:	
<u>Limits</u>	<u>Premium</u>
\$70,000	\$4.00

Coverage: **Full Timer's Secured Storage (170)**

Premiums:	
<u>Limits</u>	<u>Premium</u>
each \$1,000 of limit	\$16.11

Coverage: **Full Timer's Medical Payments (323)**

Premiums:	
<u>Limits</u>	<u>Premium</u>
\$10,000/\$20,000	\$21.00

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Rate Pages**

Coverage: **Golf Cart Coverage (200)**

Premiums:

<u>Limits</u>	<u>Premium</u>
each \$100 of value	\$1.03

Coverage: **Mexico Coverage (210)**

Premiums: \$4.00

# Companion Property and Casualty Insurance Company

## Arkansas Recreation Vehicle Program Relativity Pages

### Physical Damage Value Relativities

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<b><u>\$114</u></b>	<u>Comp Base Premium:</u>		<b><u>\$111</u></b>
<u>Coll Base Premium:</u>		<b><u>\$56</u></b>	<u>Coll Base Premium:</u>		<b><u>\$81</u></b>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$0	\$3,000	1.00	\$0	\$3,000	0.36
\$3,001	\$5,000	1.00	\$3,001	\$5,000	0.54
\$5,001	\$7,000	1.00	\$5,001	\$7,000	0.72
\$7,001	\$10,000	1.00	\$7,001	\$10,000	1.00
\$10,001	\$12,000	1.14	\$10,001	\$12,000	1.14
\$12,001	\$14,000	1.17	\$12,001	\$14,000	1.17
\$14,001	\$16,000	1.24	\$14,001	\$16,000	1.24
\$16,001	\$18,000	1.33	\$16,001	\$18,000	1.33
\$18,001	\$20,000	1.42	\$18,001	\$20,000	1.42
\$20,001	\$22,000	1.51	\$20,001	\$22,000	1.51
\$22,001	\$24,000	1.60	\$22,001	\$24,000	1.60
\$24,001	\$26,000	1.70	\$24,001	\$26,000	1.70
\$26,001	\$28,000	1.80	\$26,001	\$28,000	1.80
\$28,001	\$30,000	1.89	\$28,001	\$30,000	1.89
\$30,001	\$32,000	1.97	\$30,001	\$32,000	1.97
\$32,001	\$34,000	2.03	\$32,001	\$34,000	2.03
\$34,001	\$36,000	2.10	\$34,001	\$36,000	2.10
\$36,001	\$38,000	2.17	\$36,001	\$38,000	2.16
\$38,001	\$40,000	2.23	\$38,001	\$40,000	2.23
\$40,001	\$42,000	2.29	\$40,001	\$42,000	2.29
\$42,001	\$44,000	2.35	\$42,001	\$44,000	2.36
\$44,001	\$46,000	2.42	\$44,001	\$46,000	2.42
\$46,001	\$48,000	2.50	\$46,001	\$48,000	2.49
\$48,001	\$50,000	2.54	\$48,001	\$50,000	2.55
\$50,001	\$52,000	2.62	\$50,001	\$52,000	2.62
\$52,001	\$54,000	2.69	\$52,001	\$54,000	2.68
\$54,001	\$56,000	2.75	\$54,001	\$56,000	2.75
\$56,001	\$58,000	2.81	\$56,001	\$58,000	2.81
\$58,001	\$60,000	2.88	\$58,001	\$60,000	2.88
\$60,001	\$65,000	3.04	\$60,001	\$65,000	3.04
\$65,001	\$70,000	3.20	\$65,001	\$70,000	3.20
\$70,001	\$75,000	3.36	\$70,001	\$75,000	3.36
\$75,001	\$80,000	3.52	\$75,001	\$80,000	3.52
\$80,001	\$85,000	3.68	\$80,001	\$85,000	3.68
\$85,001	\$90,000	3.84	\$85,001	\$90,000	3.84
\$90,001	\$95,000	4.00	\$90,001	\$95,000	4.00
\$95,001	\$100,000	4.16	\$95,001	\$100,000	4.16
\$100,001	\$105,000	4.32	\$100,001	\$105,000	4.32
\$105,001	\$110,000	4.48	\$105,001	\$110,000	4.48
\$110,001	\$115,000	4.64	\$110,001	\$115,000	4.64
\$115,001	\$120,000	4.80	\$115,001	\$120,000	4.80
\$120,001	\$125,000	4.96	\$120,001	\$125,000	4.96
\$125,001	\$130,000	5.12	\$125,001	\$130,000	5.12
\$130,001	\$135,000	5.28	\$130,001	\$135,000	5.28

# Companion Property and Casualty Insurance Company

## Arkansas Recreation Vehicle Program Relativity Pages

### Physical Damage Value Relativities

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<u>\$114</u>	<u>Comp Base Premium:</u>		<u>\$111</u>
<u>Coll Base Premium:</u>		<u>\$56</u>	<u>Coll Base Premium:</u>		<u>\$81</u>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$135,001	\$140,000	5.44	\$135,001	\$140,000	5.44
\$140,001	\$145,000	5.60	\$140,001	\$145,000	5.60
\$145,001	\$150,000	5.76	\$145,001	\$150,000	5.76
\$150,001	\$155,000	5.92	\$150,001	\$155,000	5.92
\$155,001	\$160,000	6.08	\$155,001	\$160,000	6.08
\$160,001	\$165,000	6.25	\$160,001	\$165,000	6.25
\$165,001	\$170,000	6.40	\$165,001	\$170,000	6.40
\$170,001	\$175,000	6.54	\$170,001	\$175,000	6.54
\$175,001	\$180,000	6.71	\$175,001	\$180,000	6.71
\$180,001	\$185,000	6.88	\$180,001	\$185,000	6.88
\$185,001	\$190,000	7.02	\$185,001	\$190,000	7.02
\$190,001	\$195,000	7.19	\$190,001	\$195,000	7.19
\$195,001	\$200,000	7.35	\$195,001	\$200,000	7.35
\$200,001	\$205,000	7.50	\$200,001	\$205,000	7.50
\$205,001	\$210,000	7.67	\$205,001	\$210,000	7.67
\$210,001	\$215,000	7.83	\$210,001	\$215,000	7.83
\$215,001	\$220,000	8.00	\$215,001	\$220,000	8.00
\$220,001	\$225,000	8.15	\$220,001	\$225,000	8.15
\$225,001	\$230,000	8.31	\$225,001	\$230,000	8.31
\$230,001	\$235,000	8.48	\$230,001	\$235,000	8.48
\$235,001	\$240,000	8.62	\$235,001	\$240,000	8.62
\$240,001	\$245,000	8.79	\$240,001	\$245,000	8.79
\$245,001	\$250,000	8.95	\$245,001	\$250,000	8.95
\$250,001	\$255,000	9.17	Each additional \$5,000 in value		add .16
\$255,001	\$260,000	9.39			
\$260,001	\$265,000	9.61			
\$265,001	\$270,000	9.83			
\$270,001	\$275,000	10.05			
\$275,001	\$280,000	10.27			
\$280,001	\$285,000	10.49			
\$285,001	\$290,000	10.71			
\$290,001	\$295,000	10.93			
\$295,001	\$300,000	11.15			
\$300,001	\$305,000	11.37			
\$305,001	\$310,000	11.59			
\$310,001	\$315,000	11.81			
\$315,001	\$320,000	12.03			
\$320,001	\$325,000	12.25			
\$325,001	\$330,000	12.47			
\$330,001	\$335,000	12.69			
\$335,001	\$340,000	12.91			
\$340,001	\$345,000	13.13			
\$345,001	\$350,000	13.35			
\$350,001	\$355,000	13.57			

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Relativity Pages**

**Physical Damage Value Relativities**

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<b><u>\$114</u></b>	<u>Comp Base Premium:</u>		<b><u>\$111</u></b>
<u>Coll Base Premium:</u>		<b><u>\$56</u></b>	<u>Coll Base Premium:</u>		<b><u>\$81</u></b>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$355,001	\$360,000	13.79			
\$360,001	\$365,000	14.01			
\$365,001	\$370,000	14.23			
\$370,001	\$375,000	14.45			
\$375,001	\$380,000	14.67			
\$380,001	\$385,000	14.89			
\$385,001	\$390,000	15.11			
\$390,001	\$395,000	15.33			
\$395,001	\$400,000	15.55			
\$400,001	\$405,000	15.77			
\$405,001	\$410,000	15.99			
\$410,001	\$415,000	16.21			
\$415,001	\$420,000	16.43			
\$420,001	\$425,000	16.65			
\$425,001	\$430,000	16.87			
\$430,001	\$435,000	17.09			
\$435,001	\$440,000	17.31			
\$440,001	\$445,000	17.53			
\$445,001	\$450,000	17.75			
\$450,001	\$455,000	17.97			
\$455,001	\$460,000	18.19			
\$460,001	\$465,000	18.41			
\$465,001	\$470,000	18.63			
\$470,001	\$475,000	18.85			
\$475,001	\$480,000	19.07			
\$480,001	\$485,000	19.29			
\$485,001	\$490,000	19.51			
\$490,001	\$495,000	19.73			
\$495,001	\$500,000	19.95			
\$500,001	\$505,000	20.17			
\$505,001	\$510,000	20.39			
\$510,001	\$515,000	20.61			
\$515,001	\$520,000	20.83			
\$520,001	\$525,000	21.05			
\$525,001	\$530,000	21.27			
\$530,001	\$535,000	21.49			
\$535,001	\$540,000	21.71			
\$540,001	\$545,000	21.93			
\$545,001	\$550,000	22.15			
\$550,001	\$555,000	22.37			
\$555,001	\$560,000	22.59			
\$560,001	\$565,000	22.81			
\$565,001	\$570,000	23.03			
\$570,001	\$575,000	23.25			

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Relativity Pages**

**Physical Damage Value Relativities**

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<b><u>\$114</u></b>	<u>Comp Base Premium:</u>		<b><u>\$111</u></b>
<u>Coll Base Premium:</u>		<b><u>\$56</u></b>	<u>Coll Base Premium:</u>		<b><u>\$81</u></b>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$575,001	\$580,000	23.47			
\$580,001	\$585,000	23.69			
\$585,001	\$590,000	23.91			
\$590,001	\$595,000	24.13			
\$595,001	\$600,000	24.35			
\$600,001	\$605,000	24.57			
\$605,001	\$610,000	24.79			
\$610,001	\$615,000	25.01			
\$615,001	\$620,000	25.23			
\$620,001	\$625,000	25.45			
\$625,001	\$630,000	25.67			
\$630,001	\$635,000	25.89			
\$635,001	\$640,000	26.11			
\$640,001	\$645,000	26.33			
\$645,001	\$650,000	26.55			
\$650,001	\$655,000	26.77			
\$655,001	\$660,000	26.99			
\$660,001	\$665,000	27.21			
\$665,001	\$670,000	27.43			
\$670,001	\$675,000	27.65			
\$675,001	\$680,000	27.87			
\$680,001	\$685,000	28.09			
\$685,001	\$690,000	28.31			
\$690,001	\$695,000	28.53			
\$695,001	\$700,000	28.75			
\$700,001	\$705,000	28.97			
\$705,001	\$710,000	29.19			
\$710,001	\$715,000	29.41			
\$715,001	\$720,000	29.63			
\$720,001	\$725,000	29.85			
\$725,001	\$730,000	30.07			
\$730,001	\$735,000	30.29			
\$735,001	\$740,000	30.51			
\$740,001	\$745,000	30.73			
\$745,001	\$750,000	30.95			
\$750,001	\$755,000	31.17			
\$755,001	\$760,000	31.39			
\$760,001	\$765,000	31.61			
\$765,001	\$770,000	31.83			
\$770,001	\$775,000	32.05			
\$775,001	\$780,000	32.27			
\$780,001	\$785,000	32.49			
\$785,001	\$790,000	32.71			
\$790,001	\$795,000	32.93			

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Relativity Pages**

**Physical Damage Value Relativities**

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<b><u>\$114</u></b>	<u>Comp Base Premium:</u>		<b><u>\$111</u></b>
<u>Coll Base Premium:</u>		<b><u>\$56</u></b>	<u>Coll Base Premium:</u>		<b><u>\$81</u></b>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$795,001	\$800,000	33.15			
\$800,001	\$805,000	33.37			
\$805,001	\$810,000	33.59			
\$810,001	\$815,000	33.81			
\$815,001	\$820,000	34.03			
\$820,001	\$825,000	34.25			
\$825,001	\$830,000	34.47			
\$830,001	\$835,000	34.69			
\$835,001	\$840,000	34.91			
\$840,001	\$845,000	35.13			
\$845,001	\$850,000	35.35			
\$850,001	\$855,000	35.57			
\$855,001	\$860,000	35.79			
\$860,001	\$865,000	36.01			
\$865,001	\$870,000	36.23			
\$870,001	\$875,000	36.45			
\$875,001	\$880,000	36.67			
\$880,001	\$885,000	36.89			
\$885,001	\$890,000	37.11			
\$890,001	\$895,000	37.33			
\$895,001	\$900,000	37.55			
\$900,001	\$905,000	37.77			
\$905,001	\$910,000	37.99			
\$910,001	\$915,000	38.21			
\$915,001	\$920,000	38.43			
\$920,001	\$925,000	38.65			
\$925,001	\$930,000	38.87			
\$930,001	\$935,000	39.09			
\$935,001	\$940,000	39.31			
\$940,001	\$945,000	39.53			
\$945,001	\$950,000	39.75			
\$950,001	\$955,000	39.97			
\$955,001	\$960,000	40.19			
\$960,001	\$965,000	40.41			
\$965,001	\$970,000	40.63			
\$970,001	\$975,000	40.85			
\$975,001	\$980,000	41.07			
\$980,001	\$985,000	41.29			
\$985,001	\$990,000	41.51			
\$990,001	\$995,000	41.73			
\$995,001	\$1,000,000	41.95			
\$1,000,001	\$1,005,000	42.12			
\$1,005,001	\$1,010,000	42.29			
\$1,010,001	\$1,015,000	42.46			

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Relativity Pages**

**Physical Damage Value Relativities**

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<b><u>\$114</u></b>	<u>Comp Base Premium:</u>		<b><u>\$111</u></b>
<u>Coll Base Premium:</u>		<b><u>\$56</u></b>	<u>Coll Base Premium:</u>		<b><u>\$81</u></b>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$1,015,001	\$1,020,000	42.63			
\$1,020,001	\$1,025,000	42.80			
\$1,025,001	\$1,030,000	42.97			
\$1,030,001	\$1,035,000	43.14			
\$1,035,001	\$1,040,000	43.31			
\$1,040,001	\$1,045,000	43.48			
\$1,045,001	\$1,050,000	43.65			
\$1,050,001	\$1,055,000	43.82			
\$1,055,001	\$1,060,000	43.99			
\$1,060,001	\$1,065,000	44.16			
\$1,065,001	\$1,070,000	44.33			
\$1,070,001	\$1,075,000	44.50			
\$1,075,001	\$1,080,000	44.67			
\$1,080,001	\$1,085,000	44.84			
\$1,085,001	\$1,090,000	45.01			
\$1,090,001	\$1,095,000	45.18			
\$1,095,001	\$1,100,000	45.35			
\$1,100,001	\$1,105,000	45.52			
\$1,105,001	\$1,110,000	45.69			
\$1,110,001	\$1,115,000	45.86			
\$1,115,001	\$1,120,000	46.03			
\$1,120,001	\$1,125,000	46.20			
\$1,125,001	\$1,130,000	46.37			
\$1,130,001	\$1,135,000	46.54			
\$1,135,001	\$1,140,000	46.71			
\$1,140,001	\$1,145,000	46.88			
\$1,145,001	\$1,150,000	47.05			
\$1,150,001	\$1,155,000	47.22			
\$1,155,001	\$1,160,000	47.39			
\$1,160,001	\$1,165,000	47.56			
\$1,165,001	\$1,170,000	47.73			
\$1,170,001	\$1,175,000	47.90			
\$1,175,001	\$1,180,000	48.07			
\$1,180,001	\$1,185,000	48.24			
\$1,185,001	\$1,190,000	48.41			
\$1,190,001	\$1,195,000	48.58			
\$1,195,001	\$1,200,000	48.75			
\$1,200,001	\$1,205,000	48.92			
\$1,205,001	\$1,210,000	49.09			
\$1,210,001	\$1,215,000	49.26			
\$1,215,001	\$1,220,000	49.43			
\$1,220,001	\$1,225,000	49.60			
\$1,225,001	\$1,230,000	49.77			
\$1,230,001	\$1,235,000	49.94			

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Relativity Pages**

**Physical Damage Value Relativities**

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<b><u>\$114</u></b>	<u>Comp Base Premium:</u>		<b><u>\$111</u></b>
<u>Coll Base Premium:</u>		<b><u>\$56</u></b>	<u>Coll Base Premium:</u>		<b><u>\$81</u></b>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$1,235,001	\$1,240,000	50.11			
\$1,240,001	\$1,245,000	50.28			
\$1,245,001	\$1,250,000	50.45			
\$1,250,001	\$1,255,000	50.62			
\$1,255,001	\$1,260,000	50.79			
\$1,260,001	\$1,265,000	50.96			
\$1,265,001	\$1,270,000	51.13			
\$1,270,001	\$1,275,000	51.30			
\$1,275,001	\$1,280,000	51.47			
\$1,280,001	\$1,285,000	51.64			
\$1,285,001	\$1,290,000	51.81			
\$1,290,001	\$1,295,000	51.98			
\$1,295,001	\$1,300,000	52.15			
\$1,300,001	\$1,305,000	52.32			
\$1,305,001	\$1,310,000	52.49			
\$1,310,001	\$1,315,000	52.66			
\$1,315,001	\$1,320,000	52.83			
\$1,320,001	\$1,325,000	53.00			
\$1,325,001	\$1,330,000	53.17			
\$1,330,001	\$1,335,000	53.34			
\$1,335,001	\$1,340,000	53.51			
\$1,340,001	\$1,345,000	53.68			
\$1,345,001	\$1,350,000	53.85			
\$1,350,001	\$1,355,000	54.02			
\$1,355,001	\$1,360,000	54.19			
\$1,360,001	\$1,365,000	54.36			
\$1,365,001	\$1,370,000	54.53			
\$1,370,001	\$1,375,000	54.70			
\$1,375,001	\$1,380,000	54.87			
\$1,380,001	\$1,385,000	55.04			
\$1,385,001	\$1,390,000	55.21			
\$1,390,001	\$1,395,000	55.38			
\$1,395,001	\$1,400,000	55.55			
\$1,400,001	\$1,405,000	55.72			
\$1,405,001	\$1,410,000	55.89			
\$1,410,001	\$1,415,000	56.06			
\$1,415,001	\$1,420,000	56.23			
\$1,420,001	\$1,425,000	56.40			
\$1,425,001	\$1,430,000	56.57			
\$1,430,001	\$1,435,000	56.74			
\$1,435,001	\$1,440,000	56.91			
\$1,440,001	\$1,445,000	57.08			
\$1,445,001	\$1,450,000	57.25			
\$1,450,001	\$1,455,000	57.42			

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Relativity Pages**

**Physical Damage Value Relativities**

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<b><u>\$114</u></b>	<u>Comp Base Premium:</u>		<b><u>\$111</u></b>
<u>Coll Base Premium:</u>		<b><u>\$56</u></b>	<u>Coll Base Premium:</u>		<b><u>\$81</u></b>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$1,455,001	\$1,460,000	57.59			
\$1,460,001	\$1,465,000	57.76			
\$1,465,001	\$1,470,000	57.93			
\$1,470,001	\$1,475,000	58.10			
\$1,475,001	\$1,480,000	58.27			
\$1,480,001	\$1,485,000	58.44			
\$1,485,001	\$1,490,000	58.61			
\$1,490,001	\$1,495,000	58.78			
\$1,495,001	\$1,500,000	58.95			
\$1,500,001	\$1,505,000	59.10			
\$1,505,001	\$1,510,000	59.25			
\$1,510,001	\$1,515,000	59.40			
\$1,515,001	\$1,520,000	59.55			
\$1,520,001	\$1,525,000	59.70			
\$1,525,001	\$1,530,000	59.85			
\$1,530,001	\$1,535,000	60.00			
\$1,535,001	\$1,540,000	60.15			
\$1,540,001	\$1,545,000	60.30			
\$1,545,001	\$1,550,000	60.45			
\$1,550,001	\$1,555,000	60.60			
\$1,555,001	\$1,560,000	60.75			
\$1,560,001	\$1,565,000	60.90			
\$1,565,001	\$1,570,000	61.05			
\$1,570,001	\$1,575,000	61.20			
\$1,575,001	\$1,580,000	61.35			
\$1,580,001	\$1,585,000	61.50			
\$1,585,001	\$1,590,000	61.65			
\$1,590,001	\$1,595,000	61.80			
\$1,595,001	\$1,600,000	61.95			
\$1,600,001	\$1,605,000	62.10			
\$1,605,001	\$1,610,000	62.25			
\$1,610,001	\$1,615,000	62.40			
\$1,615,001	\$1,620,000	62.55			
\$1,620,001	\$1,625,000	62.70			
\$1,625,001	\$1,630,000	62.85			
\$1,630,001	\$1,635,000	63.00			
\$1,635,001	\$1,640,000	63.15			
\$1,640,001	\$1,645,000	63.30			
\$1,645,001	\$1,650,000	63.45			
\$1,650,001	\$1,655,000	63.60			
\$1,655,001	\$1,660,000	63.75			
\$1,660,001	\$1,665,000	63.90			
\$1,665,001	\$1,670,000	64.05			
\$1,670,001	\$1,675,000	64.20			

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Relativity Pages**

**Physical Damage Value Relativities**

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<u>\$114</u>	<u>Comp Base Premium:</u>		<u>\$111</u>
<u>Coll Base Premium:</u>		<u>\$56</u>	<u>Coll Base Premium:</u>		<u>\$81</u>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$1,675,001	\$1,680,000	64.35			
\$1,680,001	\$1,685,000	64.50			
\$1,685,001	\$1,690,000	64.65			
\$1,690,001	\$1,695,000	64.80			
\$1,695,001	\$1,700,000	64.95			
\$1,700,001	\$1,705,000	65.10			
\$1,705,001	\$1,710,000	65.25			
\$1,710,001	\$1,715,000	65.40			
\$1,715,001	\$1,720,000	65.55			
\$1,720,001	\$1,725,000	65.70			
\$1,725,001	\$1,730,000	65.85			
\$1,730,001	\$1,735,000	66.00			
\$1,735,001	\$1,740,000	66.15			
\$1,740,001	\$1,745,000	66.30			
\$1,745,001	\$1,750,000	66.45			
\$1,750,001	\$1,755,000	66.60			
\$1,755,001	\$1,760,000	66.75			
\$1,760,001	\$1,765,000	66.90			
\$1,765,001	\$1,770,000	67.05			
\$1,770,001	\$1,775,000	67.20			
\$1,775,001	\$1,780,000	67.35			
\$1,780,001	\$1,785,000	67.50			
\$1,785,001	\$1,790,000	67.65			
\$1,790,001	\$1,795,000	67.80			
\$1,795,001	\$1,800,000	67.95			
\$1,800,001	\$1,805,000	68.10			
\$1,805,001	\$1,810,000	68.25			
\$1,810,001	\$1,815,000	68.40			
\$1,815,001	\$1,820,000	68.55			
\$1,820,001	\$1,825,000	68.70			
\$1,825,001	\$1,830,000	68.85			
\$1,830,001	\$1,835,000	69.00			
\$1,835,001	\$1,840,000	69.15			
\$1,840,001	\$1,845,000	69.30			
\$1,845,001	\$1,850,000	69.45			
\$1,850,001	\$1,855,000	69.60			
\$1,855,001	\$1,860,000	69.75			
\$1,860,001	\$1,865,000	69.90			
\$1,865,001	\$1,870,000	70.05			
\$1,870,001	\$1,875,000	70.20			
\$1,875,001	\$1,880,000	70.35			
\$1,880,001	\$1,885,000	70.50			
\$1,885,001	\$1,890,000	70.65			
\$1,890,001	\$1,895,000	70.80			

**Companion Property and Casualty Insurance Company**

**Arkansas Recreation Vehicle Program Relativity Pages**

**Physical Damage Value Relativities**

<u>Motorized Unit Types</u>			<u>Towable Unit Types</u>		
<u>Comp Base Premium:</u>		<b>\$114</b>	<u>Comp Base Premium:</u>		<b>\$111</b>
<u>Coll Base Premium:</u>		<b>\$56</b>	<u>Coll Base Premium:</u>		<b>\$81</b>
<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>	<u>Lower Value</u>	<u>Upper Value</u>	<u>Relativity</u>
\$1,895,001	\$1,900,000	70.95			
\$1,900,001	\$1,905,000	71.10			
\$1,905,001	\$1,910,000	71.25			
\$1,910,001	\$1,915,000	71.40			
\$1,915,001	\$1,920,000	71.55			
\$1,920,001	\$1,925,000	71.70			
\$1,925,001	\$1,930,000	71.85			
\$1,930,001	\$1,935,000	72.00			
\$1,935,001	\$1,940,000	72.15			
\$1,940,001	\$1,945,000	72.30			
\$1,945,001	\$1,950,000	72.45			
\$1,950,001	\$1,955,000	72.60			
\$1,955,001	\$1,960,000	72.75			
\$1,960,001	\$1,965,000	72.90			
\$1,965,001	\$1,970,000	73.05			
\$1,970,001	\$1,975,000	73.20			
\$1,975,001	\$1,980,000	73.35			
\$1,980,001	\$1,985,000	73.50			
\$1,985,001	\$1,990,000	73.65			
\$1,990,001	\$1,995,000	73.80			
\$1,995,001	\$2,000,000	73.95			
Each additional \$5,000 in value		add .15			

# Companion Property and Casualty Insurance Company

## Arkansas Recreation Vehicle Program Relativity Pages

### Other Value Relativities

#### Age/Marital Status

<u>Age Classification</u>	<u>Relativity</u>
<31 years old and married	2.00
<40 years old and single	2.00
31-44 years old and married	1.35
45-55 years old and married	1.00
56-65 years old and married	1.05
66-75 years old and married	1.25
66-75 years old and single	1.25
older than 75 years old	1.50
40-65 years old and single	1.35

#### Vehicle Type

<u>Vehicle Type</u>	<u>Relativity</u>
Conventional Motorhome	1.00
Bus Conversion	1.00
Mini Motorhome	1.00
Medium Duty Tow Vehicle	1.40
Medium Duty Tow Vehicle	2.50
Converted Medium Duty Tow	1.00
Camper Van	1.00
Conventional Travel Trailer	1.00
Stationary Travel Trailer	1.00
Fifth Wheel Camper	1.00
Pop Up Camper	1.00
Truck Camper	1.00
Utility Trailer	0.85
Park Model Travel Trailer	1.00

when insured with a towable unit on the policy  
when insured with no towable unit on the policy